What is claimed is:

1	1.	A method for billing a flat, recurring charge to a buyer for financing and	
2	insurance after a sale of an item, comprising:		
3		receiving a first indication of a sale or lease of an item to a buyer;	
4		receiving a second indication of an insurance premium and a financial	
5	balance owed by the buyer corresponding to the sale or lease;		
6		receiving a third indication of a predetermined time in which the financial	
7	balance is to be paid;		
8		calculating a periodic recurring amount based on the insurance premium,	
9	the financial balance and the predetermined time; and		
0		receiving, from the buyer, a single payment corresponding to the periodic	
recurring amount within the predetermined time.		ount within the predetermined time.	
1	2.	The method of claim 1, wherein the predetermined time is based on a	
2	length of a loan for the financial balance owed by the buyer.		
1	3.	The method of claim 1, wherein the predetermined time is based on a	
2	length of a lease for the item.		
1	4.	The method of claim 1, wherein the predetermined time is greater than one	
2	year.		
1	5.	The method of claim 1, wherein the item is an automobile.	
1	6.	The method of claim 1, wherein the periodic, recurring amount is charged	
2	monthly.		
1	7.	The method of claim 1, further comprising:	

2	receiving a fourth indication of an interest rate to be applied to at least on		
3	of the financial balance and the insurance premium, wherein said calculating further		
4	includes:		
5	calculating the periodic recurring amount further based on the interest		
6	rate.		
1	8. A method for billing a flat, recurring amount to a buyer covering financing		
2	and insurance after a sale of an item, comprising:		
3	receiving a first indicatiφn of a sale or lease of an item to a buyer, a		
4	financial balance owed for the item and a predetermined time in which the financial		
5	balance is to be paid;		
6	receiving a second indication of an insurance premium owed for an		
7	insurance policy covering the item for at least a portion of the predetermined time;		
8	paying the insurance premium on behalf of the buyer; and		
9	calculating a periodic recurring amount for at least a portion of the		
10	predetermined time, the periodic recurring amount including a first amount		
11	corresponding to the financial balance and a second amount corresponding to the		
12	insurance premium; and		
13	receiving, from the buyer, a payment corresponding to the periodic		
14	recurring amount within the predetermined time.		
1	9. A method for promoting the sale of an item, comprising:		
2	providing a first indication of an item for sale or lease;		
3	providing a second indication of a predetermined time to pay a financial		
4	balance corresponding to the item; and		
5	providing a third indication of an offer to charge a periodic recurring		
6	amount corresponding to a first payment of an insurance premium and a second payment		

of a financing amount corresponding to the item, the insurance premium corresponding to

an insurance policy covering the item, the periodic payment to recur for at least a portion

of the predetermined time.

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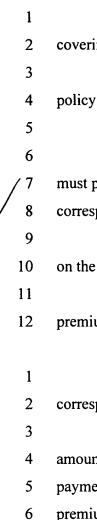
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10.	A method for receiving an i	nsurance premium for an insurance policy				
covering an item, comprising:						
	receiving a first indication of	an item to be covered under an insurance				
oolicy;						
receiving a second indication of a buyer of the item;						
	receiving a third indication	of a predetermined time in which the buyer				
nust pay a financial balance corresponding to the item, the financial balance						

corresponding to a loan amount or a lease amount;

calculating an insurance/premium for the entire predetermined time based on the item and the buyer; and

receiving, from a party/other than the buyer, a payment of the insurance premium.

11. A method for simultaneously paying a financial loan and insurance corresponding to an item, comprising:

buying an item from a retailer, the item having a corresponding finance amount and an insurance premium amount, the finance amount corresponding to a loan payment or a lease payment and payable over a predetermined time, the insurance premium amount corresponding to an insurance policy having a term equal to the predetermined time; and

submitting a payment corresponding to the recurring amount for at least a portion of the finance amount and a portion of the insurance premium amount within the predetermined time.

